B104 (FORM 104) (08/07)

FILED IN CLERK'S OFFICE U.S. BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA

2015 JUL 10 AM 9:35

M. REGINA THOMAS CLERK

DEPUTY CLERK

ADVERSARY PROCEEDING COVER SHEET (Instructions on Reverse)	ADVERSARY PROCEEDING NUMBER (Court Use Only)
PLAINTIFFS INGA PARKER	**DEFENDANTS** Navient
ATTORNEYS (Firm Name, Address, and Telephone No.)	**ATTORNEYS** (If Known)
PARTY (Check One Box Only) ☒ Debtor ☐ U.S. Trustee/Bankruptcy Admin ☐ Creditor ☐ Other ☐ Trustee	**PARTY** (Check One Box Only) ☐ Debtor ☐ U.S. Trustee/Bankruptcy Admin ☒ Creditor ☐ Other ☐ Trustee

CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED)

I would like to request a discharge of all student loan debts according to Section 523(a)(8) as paying the loans would cause and impose undue hardship on myself and my four (4) dependents according to Brunner test Qualifications

NATURE OF SUIT

(Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)

FRBP 7001(1) – Recovery of Money/Property
- ☐ 11-Recovery of money/property - §542 turnover of property
- ☐ 12-Recovery of money/property - §547 preference
- ☐ 13-Recovery of money/property - §548 fraudulent transfer
- ☐ 14-Recovery of money/property - other

FRBP 7001(2) – Validity, Priority or Extent of Lien
- ☐ 21-Validity, priority or extent of lien or other interest in property

FRBP 7001(3) – Approval of Sale of Property
- ☐ 31-Approval of sale of property of estate and of a co-owner - §363(h)

FRBP 7001(4) – Objection/Revocation of Discharge
- ☐ 41-Objection / revocation of discharge - §727(c),(d),(e)

FRBP 7001(5) – Revocation of Confirmation
- ☐ 51-Revocation of confirmation

FRBP 7001(6) – Dischargeability
- ☐ 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims
- ☐ 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud
- ☐ 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny

(continued next column)

FRBP 7001(6) – Dischargeability (continued)
- ☐ 61-Dischargeability - §523(a)(5), domestic support
- ☐ 68-Dischargeability - §523(a)(6), willful and malicious injury
- ☒ 63-Dischargeability - §523(a)(8), student loan
- ☐ 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support)
- ☐ 65-Dischargeability - other

FRBP 7001(7) – Injunctive Relief
- ☐ 71-Injunctive relief – imposition of stay
- ☐ 72-Injunctive relief – other

FRBP 7001(8) Subordination of Claim or Interest
- ☐ 81-Subordination of claim or interest

FRBP 7001(9) Declaratory Judgment
- ☐ 91-Declaratory judgment

FRBP 7001(10) Determination of Removed Action
- ☐ 01-Determination of removed claim or cause

Other
- ☐ SS-SIPA Case – 15 U.S.C. §§78aaa *et.seq.*
- ☐ 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)

☐ Check if this case involves a substantive issue of state law	☐ Check if this is asserted to be a class action under FRCP 23
☐ Check if a jury trial is demanded in complaint	Demand $
Other Relief Sought	

BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES			
NAME OF DEBTOR Inga Parker		BANKRUPTCY CASE NO. 15-62524	
DISTRICT IN WHICH CASE IS PENDING Northern District of Georgia		DIVISION OFFICE	NAME OF JUDGE
RELATED ADVERSARY PROCEEDING (IF ANY)			
PLAINTIFF Inga Parker	DEFENDANT Navient		ADVERSARY PROCEEDING NO.
DISTRICT IN WHICH ADVERSARY IS PENDING Northern District of Georgia		DIVISION OFFICE	NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF)			
DATE 7/7/15		PRINT NAME OF ATTORNEY (OR PLAINTIFF) Inga Parker	

INSTRUCTIONS

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also must complete and file Form 104, the Adversary Proceeding Cover Sheet, unless the party files the adversary proceeding electronically through the court's Case Management/Electronic Case Filing system (CM/ECF). (CM/ECF captures the information on Form 104 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

Plaintiffs and **Defendants.** Give the names of the plaintiffs and defendants exactly as they appear on the complaint.

Attorneys. Give the names and addresses of the attorneys, if known.

Party. Check the most appropriate box in the first column for the plaintiffs and the second column for the defendants.

Demand. Enter the dollar amount being demanded in the complaint.

Signature. This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.

FILED IN CLERK'S OFFICE
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT
OF GEORGIA

2015 JUL 10 AM 9:36

M. REGINA THOMAS
CLERK
BY
DEPUTY CLERK

July 7, 2015

Dear US Bankruptcy Court, Northern District of Georgia:

I am writing this letter as I am seeking discharge of all loans according to the following as Section 523(a)(8) of the Bankruptcy Code, as revised in 2005, states:

"unless excepting such debt from discharge under this paragraph would impose an undue hardship on the debtor and the debtor's dependents, for--(A)(i) an educational benefit overpayment or loan made, insured, or guaranteed by a governmental unit, or made under any program funded in whole or in part by a governmental unit or nonprofit institution; or (ii) an obligation to repay funds received as an educational benefit, scholarship, or stipend; or (B) any other educational loan that is a qualified education loan, as defined in section 221(d)(1) of the Internal Revenue Code of 1986, incurred by a debtor who is an individual."

I owe a total of $189,940.07 of which this amount will continue to increase as long as long as I cannot pay and request forbearance and/or deferment. I only make a total of $43544/year and cannot make monthly payments in the amount of $1500/month in order to pay the loans off as I have a total of four (4) dependents, which are my children. I am filing a Chapter 7 as a means to attempt to eliminate debts as I do not have a job that compensates me for the education received, nor will I be able to pay the loan off because it will in fact cause impose an undue hardship on me as the debtor and my dependents. I would appreciate a fresh start all around as my children are approaching college age and years. I only have 22 months of forbearance on time left on the loans, and the demand for payment will not allow me to pay it off. I have been trying to get my life together to pay them back, however, nothing has fallen through other than me obtaining employment at a Non-Profit organization, which I am truly grateful for because some money is better than no money and if it wasn't for The Salvation Army, my children and I would be homeless despite experiencing undue hardships year after year. I have used the max of 41 months to request forbearance and will be further jeopardize my income and children. This is very stressful...

I pray you find my request as a need for consideration. Your consideration is greatly appreciated as I do qualify according to the Brunners Test. A copy of my pay stubs have been included in my Chapter 7 filings for reference.

Sincerely,

Inga Parker

NAVIENT

MY ACCOUNT # 9231073008 | WELCOME INGA LOGOUT

MY LOANS MAKE PAYMENT CHANGE PAYMENT CUSTOMER SUPPORT

ALERT

Sign up for monthly recurring Automatic Debit! You may be eligible to receive a 0.25 percentage point interest rate reduction. To learn about the terms and conditions and to see if you qualify, visit the Borrower Benefits page.

You have 2 message(s) View all message(s)

Loan Summary

Learn how your payments are allocated and applied.

	Loans Balance	Current Payment Due	Pay all of your loans at once
GRAND TOTAL	**$189,940.07**	**$1,512.11**	**QUICK PAY**

DEPARTMENT OF EDUCATION LOANS

TAKE ACTION ON YOUR LOANS

Visit our FAQs for info on how to make payments, credit reporting, and how to contact us.

Loan Name	Loan Balance	Current Interest Rate	Current Payment Due	Next Payment Due Date
Stafford 1-01	**$6,931.64**	**6.8%**	**$79.73**	**08/03/2015**
Stafford 1-02	**$12,205.21**	**6.8%**	**$140.38**	**08/03/2015**
Stafford 1-03	**$6,912.35**	**6.8%**	**$79.50**	**08/03/2015**
Stafford 1-04	**$8,585.18**	**6.8%**	**$98.74**	**08/03/2015**
Direct Loan - Sub 1-05	**$3,481.32**	**6.8%**	**$23.10**	**08/03/2015**
Direct Loan - Sub 1-06	**$10,445.27**	**6.8%**	**$69.30**	**08/03/2015**
Direct Loan- Unsub 1-07	**$3,144.66**	**6.8%**	**$20.87**	**08/03/2015**
Direct Loan- Unsub 1-08	**$2,731.56**	**6.8%**	**$18.13**	**08/03/2015**

Direct Loan- Unsub 1-09	$14,644.03	6.8%	$97.15	08/03/2015
DL Consolidated Subsidized Loan 1-10	$28,922.94	4.88%	$104.63	08/03/2015
DL Consolidated Unsubsidized Loan 1-11	$42,216.39	4.88%	$152.72	08/03/2015
Direct Loan - Sub 1-12	$7,605.43	6.8%	$50.46	08/03/2015
Stafford 1-14	$10,445.27	6.8%	$120.14	08/03/2015
Stafford 1-15	$16,621.60	6.8%	$191.18	08/03/2015
TOTAL	$174,892.85		$1,246.03	

▸ Pay Department of Education Loans

FEDERAL LOANS

TAKE ACTION ON YOUR LOANS

Visit our FAQs for info on how to make payments, credit reporting, and how to contact us.

Loan Name	Loan Balance	Current Interest Rate	Current Payment Due	Next Payment Due Date
Stafford 1-01	Paid in Full	4.7%	No payment due	--
Stafford 1-02	Paid in Full	4.7%	No payment due	--
Stafford 1-03	Paid in Full	4.7%	No payment due	--
Stafford 1-04	Paid in Full	4.7%	No payment due	--
Stafford 1-08	Paid in Full	6.8%	No payment due	--
Stafford 1-09	Paid in Full	6.8%	No payment due	--
Stafford 1-10	$5,329.43	6.8%	$94.82	08/03/2015
Stafford 1-11	$9,717.79	6.8%	$171.26	08/03/2015
TOTAL	$15,047.22		$266.08	

Loans currently not requiring a monthly payment

Loan Name	Loan Balance	Current Interest Rate	Current Payment Due	Next Payment Due Date
Stafford 1-06	**Paid in Full**	**4.7%**	**No payment due**	--
Stafford 1-07	**Paid in Full**	**4.7%**	**No payment due**	--

▸ Pay Federal Loans

	Loans Balance	Current Payment Due	Pay all of your loans at once
GRAND TOTAL	**$189,940.07**	**$1,512.11**	▸ **QUICK PAY**

PENDING PAYMENTS

DEPT OF EDUCATION

DEPT OF EDUCATION FEDERAL LOANS

You currently do not have any pending payments

PAYMENTS RECEIVED

DEPT OF EDUCATION

DEPT OF EDUCATION FEDERAL LOANS

You have no posted payments

View loans held by other servicers via the National Student Loan Data System

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